

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

In re: YVONNE D JACKSON	§	Case No. :11-bk-11248
	§	
	§	
Debtor(s)	§	

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

FREDERICK L REIGLE, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 02/22/2011.
- 2) The plan was confirmed on 07/13/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 02/05/2013, 03/06/2013, 01/28/2014, 02/26/2014, 11/13/2014, 06/24/2015, 02/01/2016.
- 5) The case was completed on 04/04/2016.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,308.08.
- 10) Amount of unsecured claims discharged without full payment: \$8,732.73.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 17,820.00	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 17,820.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,516.20	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 3,516.20</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DAVID B SPITOFSKY ESQ	Lgl	0.00	2,000.00	2,000.00	2,000.00	0.00
RJM ACQUISITIONS FUNDING LLC	Uns	92.00	92.05	92.05	2.22	0.00
MIDLAND CREDIT MANAGEMENT	Uns	4,929.00	5,675.36	5,675.36	135.82	0.00
PORTFOLIO RECOVERY	Uns	16,099.00	10,405.24	10,405.24	249.01	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	2,263.06	2,263.06	54.16	0.00
PORTFOLIO RECOVERY	Uns	356.43	420.18	420.18	10.07	0.00
PORTFOLIO RECOVERY	Sec	10,614.00	6,607.32	335.46	335.46	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	500.00	500.00	500.00	11.97	0.00
OCWEN LOAN SERVICING LLC	Sec	158,755.94	164,484.16	7,057.23	7,057.23	0.00
PECO ENERGY COMPANY	Uns	3,642.31	4,134.07	4,134.07	98.92	0.00
VATIV	Uns	207.00	171.66	171.66	4.09	0.00
VATIV	Uns	204.00	104.72	104.72	2.51	0.00
BACK BOWL I LLC	Uns	254.00	469.43	469.43	11.25	0.00
UNITED STATES TREASURY (IRS)	Pri	6,482.00	1,718.47	1,718.47	1,718.47	0.00
PREMIER BANKCARD/CHARTER	Uns	389.23	436.76	436.76	10.44	0.00
PREMIER BANKCARD/CHARTER	Uns	378.96	427.32	427.32	10.24	0.00
FEDERAL LOAN SERVICING	Uns	154,039.00	173,844.26	173,844.26	4,160.13	0.00
CITY OF PHILADELPHIA (LD)	Sec	297.04	418.70	418.70	418.70	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
AFNI INC	Uns	102.00	102.97	102.97	2.46	0.00
AFNI INC	Uns	234.00	234.43	234.43	5.62	0.00
AFNI INC	Uns	157.00	157.67	157.67	3.72	0.00
DAVID B. SPITOFSKY, ESQ.	Lgl	1,000.00	NA	NA	0.00	0.00
WESTLAKE FINANCIAL SERVICES	Sec	12,640.44	NA	NA	0.00	0.00
AFNI, INC.	Uns	456.00	NA	NA	0.00	0.00
ALBERT EINSTEIN HEALTHCARE	Uns	250.00	NA	NA	0.00	0.00
APPLIED CARD BANK	Uns	1,580.00	NA	NA	0.00	0.00
CITY OF PHILADELPHIA	Uns	121.00	NA	NA	0.00	0.00
CLIFFORD & WILLS	Uns	973.00	NA	NA	0.00	0.00
COMMONWEALTH OF	Uns	489.50	NA	NA	0.00	0.00
CREDIT PROTECTION ASSOCIATION	Uns	269.00	NA	NA	0.00	0.00
DIRECT TV, INC.	Uns	59.43	NA	NA	0.00	0.00
EINSTEIN PRACTICE PLAN, INC.	Uns	50.00	NA	NA	0.00	0.00
SEVENTH AVENUE	Uns	164.00	NA	NA	0.00	0.00
SPRINT	Uns	340.47	NA	NA	0.00	0.00
TD BANK	Uns	611.41	NA	NA	0.00	0.00
WATER REVENUE BUREAU	Uns	2,334.66	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	1,035.57	1,035.57	1.31	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 7,057.23	\$ 7,057.23	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 754.16	\$ 754.16	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 7,811.39</b>	<b>\$ 7,811.39</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 1,718.47	\$ 1,718.47	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 1,718.47</b>	<b>\$ 1,718.47</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 200,474.75</b>	<b>\$ 4,773.94</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 3,516.20	
Disbursements to Creditors	\$ 14,303.80	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 17,820.00</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 07/14/2016

By: /s/ Frederick L. Reigle, Esq.  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.